## ABSTRACT OF THE INVENTION

A computer system (20) is provided with a development server (26) with a plurality of subject matter expert (SME) terminals (22) and a production server (28) with a plurality of user terminals (24). The development server (26) supports several software components including a knowledge database (46), a code generator (48), and fluid object material (50). The production server (28) also supports several software components including an production copy of the fluid object material (50A), and software wrappers (152,154). An instantiation modeler (156) and a user interface (44) are provided on the user terminals (24), and a SME interface (42) resides on the SME terminals (22). The SME interface (42) is operative to guide a SME through entry of rules into the knowledge database (46), and the code generator (48) is operative to automatically generate source code that is the fluid object material (50) for implementing the rules input into the knowledge database (46) by the SME. The production copy of the fluid object material (50A) is transmitted to the production server (28), and the instantiation modeler (156) is operable to instantiate a class into a morphable object. As a user enters information, the instantiation modeler (156) repeatedly morphs the morphable object into more mature objects and the user interface (44) changes to reflect the morphed object. The wrappers (152,154) are operable to permit the SME to update the rules and recompile the fluid object material (50) while the users interact with the user interfaces (44).